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### THE DAILY BULLETIN

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# and is Guaranteed to Meet After Delivery than Freshly-Kill-10 Meau. 74 ly

STATEMENT. THE undersigned, a Committee of Directors of the Equitable Life Assurance Society of the United States, appointed to formulate the views of the Board on the advantages offered by the

Society to the public, report:—
1st—The Society issues all the approved forms of assurance, including Ordinary Life, Endowment and Tontine policies. It is immaterial to the Directors which form of policy is taken by intending assurers.
2d—The Life and Endowment forms

2d—The Life and Endowment forms of policy provide for annual cash dividends and a surrender value; are indisputable after three years and payable immediately after proof of death.

3d—The premiums on a Tontine policy are the same as on the Ordinary Life, but, while the latter is only payable in the event of death, the holder of the Tontine policy has the right to draw the Tontine policy has the right to draw the whole of the reserve and the accumulated profits in cash at the end of a stated period; thus, during his own life-time, after his producing years are past, he can, without any larger premium than on an ordinary policy, secure these greater advantages.

greater advantages.

4th—Experience shows that the return paid in each on maturing Tontine policies approximates to or exceeds the amount of premiums paid by policyhelders, so that the average cost of the assurance will be only about the interest on the premiums.

5th—Tontine policies, like others, are paid in full in the event of death at any time during the term of the policy, and are incontestable after three years, and payable immediately after due proof of death. 6th—Experience shows that the mor-tality is lower among Tontine policy-holders, as the better lives seek this kind of assurances, which is a consider-

able source of profit.

7th—Tontine policies will be made non-forfeitable under the laws of the State, if so desired at the time the assurance is effected.

State, if so desired at the time the assurance is effected.

Sth—The Tontine system is fair and just; its accounts are accurately kept, separate from all other business; the funds judiciously invested and improved and the accumulated profits faith. funds judiciously invested and improved, and the accumulated profits faithfully guarded and properly apportioned. 9th—The Society has since its organization transacted a larger amount of new business than any other company, while its new business for the first half of the present year is \$1,750,000 larger than that of the first half of 1884. It has Assets of \$60,000,000; over \$14,000,000 of Surplus, and its ratio of Surplus to Liability is greater than that of any to Liability is greater than that of any other company.

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Committee of the Board of Directors of the Equitable Life Assurance Society of the United States.
ALEX. J. CARTWRIGHT,
General Agent for Hawaiian Islands,
Equitable Life Assurance Society.
127 1y